IN THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of transferring a sum of money from a customer to a beneficiary via a money-transfer service, ~~and~~ an electronic communications network, <u>a network of money dispensing machines and a plurality of distributors of money pick up devices and corresponding PINs capable of selectively operating said money dispensing machines</u>, said method comprising:

~~said customer~~ accessing <u>by said customer</u> said money-transfer service via said electronic communications network;

transmitting a data-input document from said money-transfer service to said customer via said electronic communications network;

~~said customer~~ entering <u>by said customer</u> transaction data into said data-input document to record information corresponding to a specific money-transfer transaction between said customer and said beneficiary, said information including the amount of said sum of money to be transferred, an identification of said customer, an identification of said beneficiary, and basic payment data for said money-transfer service to use in collecting said sum of money;

transmitting said transaction data from said customer to said money-transfer service via said electronic communications network;

generating by said money-transfer service a transaction record within a database on a server computer connected to said electronic communication network, the transaction record being associated with the specific money-transfer transaction and including said transaction data;

~~said money-transfer service~~ collecting by said money-transfer service said sum of money in accordance with said basic payment data;

generating by said money-transfer service a unique ~~fund-pick-up~~ device pick-up code corresponding to said specific money-transfer transaction, the transaction record associated with the money-transfer transaction including the unique device pick-up code; ~~and~~

providing by said money-transfer service said customer with said unique ~~fund-pick-up~~ device pick-up code; ~~and~~

~~said customer subsequently~~ providing by said customer said beneficiary with said unique fund-pick-up code;

presenting by said beneficiary said unique device pick-up code to one of said plurality of distributors;

accessing by said one distributor said transaction record containing said presented unique device pick-up code via said electronic communication network;

generating by said one distributor a device record within said database via said electronic communication network, said generated device record including data representing an activated money pick-up device and data identifying the sum of money for transfer to the beneficiary as reflected in said transaction record;

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generating by said one distributor a PIN associated with the activated money pick-up device, said generated PIN being different than said presented unique device pick-up code and said generated device record including data representing the generated PIN;

providing by said one distributer said activated money pick-up device and said generated PIN to said beneficiary.

2. (Original)   The method of claim 1 wherein said electronic communications network includes the Internet, and the step of accessing said money-transfer service includes transmitting an access request from said customer to said money-transfer service via said Internet.

3. (Original)   The method of claim 2 wherein the steps of transmitting said access request and transmitting said data-input document comprise said customer opening a web page provided by said money-transfer service.

4. (Original)   The method of claim 3 further including said customer having an IP (Internet Protocol) address and said money-transfer service recording said IP address in response to said customer accessing said money-transfer service.

5. (Cancelled) The method of claim 4 further including said money-transfer service creating a transaction record including said IP address, said transaction data and said unique fund-pick-up code.

6. (Currently Amended)   The method of claim 5 4 further including said money-transfer service transmitting a transaction confirmation request to said customer via said Internet.

7. (Original)   The method of claim 6 wherein said electronic communications network includes the PSTN (Public Switched Telephone Network), and further including said customer contacting said money-transfer service via said PSTN to obtain said unique fund-pick-up code.

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8. (Cancelled).

9. (Previously Presented)   The method of claim 7 wherein the step of said customer contacting said money-transfer service via said PSTN includes said customer informing said money-transfer service of additional payment data.

10. (Original) The method of claim 9 wherein said basic payment data includes an identification of a customer account at a payment institution, and the step of informing said money-transfer service of additional payment data includes revealing a unique payment code associated with said customer account.

11. (Original) The method of claim 10 wherein the step of contacting said money-transfer service includes said customer communicating with an operator via said PSTN.

12. (Previously Presented)   The method of claim 7 wherein the step of said customer entering data includes entering additional payment data.

13. (Original) The method of claim 12 wherein said basic payment data includes an identification of a customer account at a payment institution, and the step of entering additional payment data includes entering a unique payment code associated with said customer.

14. (Currently amended) A method of transferring a sum of money from a customer to a beneficiary via the Internet, ~~and~~ an online money-transfer service, a network of money dispensing machines and a plurality of distributors of money pick up devices and corresponding PINs capable of selectively operating said money dispensing machines, said method comprising:

    ~~said customer~~ accessing by said customer said money-transfer service via said Internet and an Internet-access device;

transmitting a data-input document from said online money-transfer service to said customer via said Internet;

opening said data-input document on said Internet-access device;

~~said customer~~ entering <u>by said customer</u> transaction data into said data input document to record information corresponding to a specific money-transfer transaction between said customer and said beneficiary, said information including the amount of said sum of money to be transferred, an identification of said customer, an identification of said beneficiary, and basic payment data for said online money-transfer service to use in collecting said sum of money;

transmitting said transaction data from said Internet-access device to said online money-transfer service via said Internet; generating a unique fund-pick-up code corresponding to said specific money-transfer transaction; and providing said customer with said unique fund-pick-up code; and said customer subsequently providing said beneficiary with said unique fund-pick-up code

<u>generating by said money-transfer service a transaction record within a database on a server computer connected to said Internet, the transaction record being associated with the specific money-transfer transaction and including said transaction data;</u>

<u>collecting by said money-transfer service said sum of money in accordance with said basic payment data;</u>

<u>generating by said money-transfer service a unique device pick-up code corresponding to said specific money-transfer transaction, the transaction record associated with the money-transfer transaction including the unique device pick-up code;</u>

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providing by said money-transfer service said customer with said unique device pick-up code;

providing by said customer said beneficiary with said unique fund-pick-up code;

presenting by said beneficiary said unique device pick-up code to one of said plurality of distributors;

accessing by said one distributor said transaction record containing said presented unique device pick-up code via said Internet;

generating by said one distributor a device record within said database via said Internet, said generated device record including data representing an activated money pick-up device and data identifying the sum of money for transfer to the beneficiary as reflected in said transaction record;

generating by said one distributor a PIN associated with the activated money pick-up device, said generated PIN being different than said presented unique device pick-up code and said generated device record including data representing the generated PIN;

providing by said one distributer said activated money pick-up device and said generated PIN to said beneficiary.

15. (Original) The method of claim 14 further including said Internet-access device having an IP (Internet Protocol) address and said online money-transfer service recording said IP address.

16. (Cancelled)

17. (Currently Amended)   The method of claim ~~16~~ <u>15</u> further including said online money-transfer service transmitting a transaction confirmation request to said Internet-access device via said Internet.

18. (Original) The method of claim 17 further including said online money-transfer service and said customer connected to the PSTN (Public Switched Telephone Network) having an ANI (automatic number identification) service for transmitting an ANI signal to a called party, and further including said customer placing a telephone call to said online money-transfer service via said PSTN to obtain said unique fund-pick-up code.

19. (Original) The method of claim 18 wherein said transaction data includes the customer's telephone number, and the step of said customer placing a telephone call to said online money-transfer service includes said online money-transfer service looking for a match between said ANI signal and said customer's telephone number, and said online money-transfer service informing said customer of said unique fund-pick-up code.

20. (Cancelled).

21. (Previously Presented)   The method of claim 19 wherein the step of said customer placing a telephone call to said online money-transfer service includes said customer informing said online money-transfer service of additional payment data for use with said basic payment data in the step of collecting said sum of money.

22. (Original) The method of claim 21 wherein said basic payment data includes an identification of a customer account at a payment institution, and the step of informing said online money-transfer service of additional payment data includes revealing a unique payment code associated with said customer account.

23. (Original) The method of claim 22 wherein the step of placing a telephone call to said online money-transfer service includes said customer verbally communicating with an operator via said PSTN.

24. (Previously Presented)   The method of claim 19 wherein the step of said customer entering transaction data includes entering additional payment data for use with said basic payment data in the step of collecting said sum of money, and wherein said basic payment data includes an identification of a customer account at a payment institution and said additional payment data includes a unique payment code associated with said customer account.

25-30. (Cancelled)

31. (Previously Presented)   The method of claim 1, comprising said beneficiary using said unique fund-pick-up code to acquire a financial instrument representing said transferred sum of money.

32. (Previously Presented)   The method of claim 1, comprising said customer entering into said data input document a currency type used by said customer and a currency type used by said beneficiary.

33. (Cancelled)

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